

Information to identify the case:			
Debtor 1:	Tonja A Rowe		
	First Name	Middle Name	Last Name
Debtor 2:			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court:	Northern District of Illinois		
Case number:	24-11845		
	Social Security number or ITIN: xxx-xx-5374 EIN: --_-----		
	Social Security number or ITIN: ____ EIN: --_-----		
	Date case filed for chapter: 13 8/14/24		

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

10/20

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Tonja A Rowe	
2. All other names used in the last 8 years		
3. Address	9369 S. Burnside Ave., Apt. 1 Chicago, IL 60619	
4. Debtor's attorney Name and address	David H Cutler Cutler & Associates, Ltd. 4131 Main St. Skokie, IL 60076	Contact phone 847-673-8600 Email: cutlerfilings@gmail.com
5. Bankruptcy trustee Name and address	Thomas H. Hooper Office of the Chapter 13 Trustee 55 E. Monroe St. Suite 3850 Chicago, IL 60603	Contact phone 312-294-5900
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov .	Eastern Division 219 S Dearborn 7th Floor Chicago, IL 60604	Hours open: 8:30 a.m. until 4:30 p.m. except Saturdays, Sundays and legal holidays. Contact phone 1-866-222-8029 Date: 8/15/24

For more information, see page 2

Debtor **Tonja A Rowe**

Case number **24-11845**

<p>7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.</p>	<p>September 4, 2024 at 01:30 PM</p> <p>The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.</p>	<p>Location:</p> <p>Zoom video meeting. Go to Zoom.us/join, Enter Meeting ID 647 557 0506, and Passcode 7038866130, OR call 1-872-201-1128</p> <p>For additional meeting information, go to www.justice.gov/ust/moc.</p>
<p>8. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.</p>	<p>Deadline to file a complaint to challenge dischargeability of certain debts:</p> <p>You must file:</p> <ul style="list-style-type: none"> a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). <p>Deadline for all creditors to file a proof of claim (except governmental units):</p> <p>Deadline for governmental units to file a proof of claim:</p> <p>Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.</p> <p>Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</p>	<p>Filing deadline: 11/4/24</p> <p>Filing deadline: 10/23/24</p> <p>Filing deadline: 2/10/25</p> <p>Filing deadline: 30 days after the conclusion of the meeting of creditors</p>
<p>9. Filing of plan</p>	<p>The debtor has filed a plan. The plan is enclosed. The hearing on confirmation will be held on: 9/26/24 at 10:30 AM. Location: Courtroom 744, 219 S. Dearborn St, Chicago, IL 60604 or Using Zoom. To appear by video, use this link: https://www.zoomgov.com/ or to appear by telephone, call Zoom for Government at 1-669-254-5252 or 1-646-828-7666. Then enter the meeting ID 161 329 5276 and passcode 433658.</p> <p>The Disclosure of Compensation has been filed. The attorney for the debtor is requesting fees of \$ 4500.00</p> <p>Objections to confirmation of the Plan shall be filed at least 7 days prior to the confirmation hearing. If there are no objections, the Court may confirm the plan and allow fees requested by debtor's counsel to be paid through the plan.</p>	
<p>10. Creditors with a foreign address</p>	<p>If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.</p>	
<p>11. Filing a chapter 13 bankruptcy case</p>	<p>Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.</p>	
<p>12. Exempt property</p>	<p>The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at https://pacer.uscourts.gov. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.</p>	
<p>13. Discharge of debts</p>	<p>Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.</p>	

In re:
Tonja A Rowe
Debtor

Case No. 24-11845-TAB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0752-1

User: admin

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Date Rcvd: Aug 15, 2024

Form ID: 309I

Total Noticed: 28

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 17, 2024:

Recip ID	Recipient Name and Address
db	+ Tonja A Rowe, 9369 S. Burnside Ave., Apt. 1, Chicago, IL 60619-7750
30983432	Village of Evergreen Park, Attn: Bankruptcy, PO Box 6723, Carol Stream, IL 60197-6723

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: cutlerfilings@gmail.com	Aug 15 2024 23:40:00	David H Cutler, Cutler & Associates, Ltd., 4131 Main St., Skokie, IL 60076
tr	+ Email/Text: bncnotice@chicagoch13.com	Aug 15 2024 23:40:00	Thomas H. Hooper, Office of the Chapter 13 Trustee, 55 E. Monroe St., Suite 3850, Chicago, IL 60603-5764
ust	+ Email/Text: USTPREGION11.ES.ECF@USDOJ.GOV	Aug 15 2024 23:41:00	Patrick S Layng, Office of the U.S. Trustee, Region 11, 219 S Dearborn St, Room 873, Chicago, IL 60604-2027
30983410	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Aug 15 2024 23:56:57	Ally Credit Card, Attn: Bankruptcy, Po Box 9222, Old Bethpage, NY 11804-9222
30983413	Email/Text: BNCNotice-Forward@cityofchicago.org	Aug 15 2024 23:41:00	City of Chicago, Chicago Law Bankruptcy, 121 N LaSalle St Ste 400, Chicago, IL 60602
30985811	Email/Text: BNCNotice-Forward@cityofchicago.org	Aug 15 2024 23:41:00	City of Chicago, Office of the City Clerk, 121 N. LaSalle St., Room 107, Chicago IL 60602
30983411	+ EDI: CAPITALONE.COM	Aug 16 2024 03:36:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
30983412	+ EDI: CAPONEAUTO.COM	Aug 16 2024 03:36:00	Capital One Auto Finance, Attn: Bankruptcy, 7933 Preston Rd, Plano, TX 75024-2302
30983414	^ MEBN	Aug 15 2024 23:34:16	Coastl/prosp, Attn: Bankruptcy Dept, 221 Main Street, Ste 400, San Francisco, CA 94105-1913
30983415	+ EDI: WFNNB.COM	Aug 16 2024 03:36:00	Comenity/Burlington, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
30983416	+ EDI: WFNNB.COM	Aug 16 2024 03:36:00	Comenity/MPRC, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
30983417	+ Email/Text: bankruptcy@consumerportfolio.com	Aug 15 2024 23:41:00	Consumer Portfolio Services, Inc., Attn: Bankruptcy, Po Box 57071, Irvine, CA 92619-7071
30983418	+ EDI: CCS.COM	Aug 16 2024 03:36:00	Credit Collection Services, Attn: Bankruptcy, PO Box 307, Norwood, MA 02062-0307
30983423	EDI: CITICORP	Aug 16 2024 03:36:00	Macy's/ DSNB, Attn: Bankruptcy, 701 E. 60th Street North, Sioux Falls, SD 57104
30983419	+ EDI: DISCOVER		

District/off: 0752-1

User: admin

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Date Rcvd: Aug 15, 2024

Form ID: 309I

Total Noticed: 28

30983420	Email/Text: BNSFN@capitalsvcs.com	Aug 16 2024 03:36:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
30983421	Email/Text: BNSFS@capitalsvcs.com	Aug 15 2024 23:41:00	First National Bank/Legacy, Attn: Bankruptcy, Po Box 5097, Sioux Falls, SD 57117
30983422	+ Email/Text: bankruptcy@huntington.com	Aug 15 2024 23:41:00	First Savings Bank, Attn: Bankruptcy, P.O. Box 5019, Sioux Falls, SD 57117
30983425	Email/Text: ml-ebn@missionlane.com	Aug 15 2024 23:41:00	Huntington Bank, Attn: Bankruptcy, 41 S High St, Columbus, OH 43215-3406
30983424	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Aug 15 2024 23:40:00	Mission Lane LLC, Attn: Bankruptcy, P.O. Box 105286, Atlanta, GA 30348
30983426	+ Email/Text: bkrgeneric@penfed.org	Aug 15 2024 23:57:24	Merrick Bank Corp, Po Box 9201, Old Bethpage, NY 11804-9001
30983427	+ EDI: SYNC	Aug 15 2024 23:40:00	Pentagon Federal Cr Un, Attn: Bankruptcy, PO Box 1432, Alexandria, VA 22313-1432
30983428	+ EDI: SYNC	Aug 16 2024 03:36:00	Syncb/Care Credit, Attn: Bankruptcy, Po Box 965064, Orlando, FL 32896-5064
30983429	+ EDI: SYNC	Aug 16 2024 03:36:00	Synchrony Bank/Amazon, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
30983430	+ EDI: SYNC	Aug 16 2024 03:36:00	Synchrony Bank/Sams, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
30983431	Email/Text: bknotice@upgrade.com	Aug 16 2024 03:36:00	Synchrony/PayPal Credit, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
		Aug 15 2024 23:40:00	Upgrade, Inc., Attn: Bankruptcy, 275 Battery Street 23rd Floor, San Francisco, CA 94111

TOTAL: 26

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 17, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 15, 2024 at the address(es) listed below:

Name	Email Address
David H Cutler	on behalf of Debtor 1 Tonja A Rowe cutlerfilings@gmail.com r48280@notify.bestcase.com
Patrick S Layng	

District/off: 0752-1

User: admin

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Date Rcvd: Aug 15, 2024

Form ID: 309I

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USTPRegion11.ES.ECF@usdoj.gov

Thomas H. Hooper

thomas.h.hooper@chicagoch13.com

TOTAL: 3